

Information to identify the case:

Debtor 1	<u>Giselle M Martinez</u>	Social Security number or ITIN	xxx-xx-4159
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-13834-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Giselle M Martinez
aka Gisselle Martinez

4/10/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Giselle M Martinez
 Debtor

Case No. 16-13834-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db	+Giselle M Martinez, 78 Farrandale Ave, Bloomfield, NJ 07003-5744
cr	+United States of America (U.S. Dept. of HUD), U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2534
516031066	+Aa Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
517321864	+Aaron Bail Bonds, c/o Puya Joseph Nili, Esq., 90 Broadway, 3rd Floor, Paterson, NJ 07505-1107
516031068	+Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516031069	+Experian, PO BOX 9701, Allen, TX 75013-9701
516031070	#+Fein, Such, Kahn & Shepard, 7 Century Drive--Suite 201, Parsippany, NJ 07054-4673
517321865	+J.W. Pierson Co., PO Box 1101, Glen Ridge, NJ 07028-0901
516031072	+Jersey Rehab, PA, 234 Mount Prospect, Newark, NJ 07104-2006
516031073	+KML Law Group, P.C., 701 Market St, Philadelphia, PA 19106-1538
516031074	+LVNV Funding, PO BOX, Houston, TX 77274
516178219	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516031076	+Midland Mortgage Company/Mid First Bank, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
516031075	+Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
516031077	+Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg One, Wall, NJ 07719-9020
517321866	+Santander Bank, NA, PO Box 16255, Reading, PA 19612-6255
516031078	+Secretary of Housing & Urban Development, 451 7th St SW, Washington, DC 20410-0002
516031079	+State of New Jersey Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
516031080	+Trans Union, PO BOX 2000, Chester, PA 19016-2000
516389513	+U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2018 22:57:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 10 2018 22:57:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516031067	+EDI: HFC.COM Apr 11 2018 02:28:00 Beneficial, PO BOX 10640, Virginia Beach, VA 23450-0640
516031071	EDI: IRS.COM Apr 11 2018 02:28:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516279229	EDI: RESURGENT.COM Apr 11 2018 02:28:00 LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	MidFirst Bank dcarlon@kmlawgroup.com,
bkgroupp@kmlawgroup.com		
Eamonn O'Hagan	on behalf of Creditor	United States of America (U.S. Dept. of HUD)
eamonn.o.hagan@usdoj.gov		

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com

Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com

Scott E. Tanne on behalf of Debtor Giselle M Martinez info@tannelaw.com,
tanne.ecf.email@gmail.com

TOTAL: 5